

**Time Certificates of Deposit**

Maturity	Minimum Balance to Open & Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)
91 Day	\$2,500.00	0.20%	0.20%
182 Day	\$2,500.00	0.90%	0.90%
10-20 Month Flex-Term Special	\$5,000.00	4.65%	4.70%
12 Month	\$500.00	1.00%	1.00%
18 Month	\$500.00	1.05%	1.05%
24 Month	\$500.00	1.10%	1.10%
30 Month	\$500.00	1.10%	1.10%
36 Month	\$500.00	1.15%	1.15%
48 Month	\$500.00	1.20%	1.20%
Young Savers 24 Month CD	\$100.00	2.50%	2.50%
<b>Roth IRA Accounts</b> <i>Please inquire with a Customer Service Representative for conditions and a full disclosure.</i>	12 Months- \$250 minimum	1.75%	1.76%
	36 Months- \$250 minimum	1.75%	1.76%
	60 Months- \$250 minimum	1.75%	1.76%

**Consumer Interest Bearing, Variable-Rate Accounts**

Account Type	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)
<b>Money Market</b> minimum balance to open account: \$2,500.00	\$100,000.00 or more	0.25%	0.25%
	\$50,000.00 to \$99,999.99	0.20%	0.20%
	\$10,000.00 to \$49,999.99	0.20%	0.20%
	\$2,500.00 to \$9,999.99	0.15%	0.15%
	\$1,000.00 to \$2,499.99	0.15%	0.15%
<b>Money Market Plus</b> minimum balance to open account: \$50,000.00	\$500,000.00 or more	1.25%	1.26%
	\$250,000.00 to \$499,999.99	1.00%	1.00%
	\$100,000.00 to \$249,999.99	0.75%	0.75%
	\$50,000.00 to \$99,999.99	0.50%	0.50%
	\$10,000.00 to \$49,999.99	0.30%	0.30%
	\$0.00 to \$9,999.99	0.00%	0.00%
<b>Consumer Super Now Account</b> minimum balance to open account: \$1,000.00	\$2,500.00 or more	0.10%	0.10%
	\$0.01 to \$2,499.99	0.05%	0.05%
<b>One Account</b> conditional earnings <i>account restrictions apply, ask for a full disclosure</i>	Balances over \$50,000.00	0.15%	0.15%
	\$0.01 to \$50,000.00	3.93%	4.00%
	If conditions <b>unmet</b> during cycle	0.10%	0.10%
<b>First Time Home Buyers Savings</b> minimum balance to open account: \$25.00	Balances over \$2,000.00	0.50%	0.50%
	\$0.01 to \$2,000.00	3.93%	4.00%
<b>Regular Savings Account</b> minimum balance to open account: \$25.00	All Balances	0.10%	0.10%
<b>Traditional IRA Account</b>	All Balances	1.50%	1.51%

The Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period. Annual Percentage Yields shown above assume that all principal and interest remain on deposit for the entire term. Fees can reduce earnings. Interest Rates and Annual Percentage Yields may change daily at the bank's discretion. Please call 319-895-8835 for current rates. Early withdrawal penalties may be imposed. Please ask any employee to obtain full account disclosures that include information about these accounts.

**Commercial, Institutional and Non-Profit**

<b>Account Type</b>	<b>Minimum Balance to Obtain Annual Percentage Yield</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
<b>Commercial Money Market</b> - minimum balance to open account: \$2,500.00	\$1,000,000.00 or more	1.45%	1.46%
	\$250,000.00 to \$999,999.99	1.25%	1.26%
	\$100,000.00 to \$249,999.99	1.20%	1.21%
	\$50,000.00 to \$99,999.99	0.85%	0.85%
	\$0.00 to \$49,999.99	0.20%	0.20%
<b>Commercial Super Now</b> - minimum balance to open account: \$1,000.00	\$1,000,000.00 or more	1.35%	1.36%
	\$250,000.00 to \$999,999.99	1.15%	1.16%
	\$100,000.00 to \$249,999.99	1.00%	1.00%
	\$50,000.00 to \$99,999.99	0.70%	0.70%
	\$0.00 to \$49,999.99	0.15%	0.15%
<b>Commercial Savings Account</b> minimum balance to open account: \$25.00	All Balances	0.10%	0.10%

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**Member FDIC**